

LOAN FUND BOARD OF IRELAND.

THIRTY-FIFTH
ANNUAL REPORT

OF THE

COMMISSIONERS

OF THE

LOAN FUND BOARD OF IRELAND,

PURSUANT TO THE ACT 6 & 7 VICT., CAP. 91,

FOR 1872.

Presented to both Houses of Parliament by Command of Her Majesty



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1873.

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THIRTY-FIFTH ANNUAL REPORT

OF THE

COMMISSIONERS OF THE LOAN FUND BOARD OF IRELAND.

In conformity with their prior Reports, the Loan Fund Board submit the following Summary of the Operations of the Loan Funds in Ireland during the past Year:—

Counties	Number of Estates Occupied during the Year 1874.	Number of Estates in Ireland.	General Profit.	Interest on Capital, Expenses of Management, Red Balances, and Loss on Notes.	Net Rent.	Net Profit.
Antrim,	2	14,463	1,191	£ 2,219 6 3	£ 254 8 1	£ 194 18 2
Armagh,	—	—	—	—	—	—
Carlow,	—	—	—	—	—	—
Cavan,	1	15,143	2,126	£ 334 18 0	£ 219 16 0	£ 85 14 0
Clare,	2	5,910	813	£ 97 1 5	£ 92 13 2	£ 4 8 3
Cork,	7	20,126	5,135	£ 614 6 4	£ 402 8 7	£ 111 9
Donegal,	5	45,240	6,239	£ 1,280 11 5	£ 984 12 0	£ 312 1 6
Down,	—	—	—	—	—	—
Dublin,	—	—	—	—	—	—
Fermanagh,	6	26,520	11,401	£ 3,027 7 3	£ 1,199 3 11	£ 805 11 4
Galway,	2	698	153	£ 39 8 2	£ 25 14 0	£ 14 10 2
Kerry,	—	—	—	—	—	—
Kildare,	3	9,557	1,857	£ 500 5 1	£ 323 19 11	£ 36 9 3
Tipperary,	4	8,145	2,792	£ 57 5 8	£ 32 1 3	£ 65 4 3
King's,	2	13,681	3,081	£ 478 0 4	£ 300 1 3	£ 88 6 2
Laois,	1	4,120	987	£ 91 19 4	£ 91 3 1	£ 0 18 3
Limerick,	5	27,188	6,286	£ 237 4 9	£ 177 15 0	£ 149 9 0
LondonDerry,	2	21,730	5,786	£ 693 13 6	£ 955 7 9	£ 7 8 0
Longford,	1	9,830	1,815	£ 223 11 14	£ 103 6 9	£ 50 2 2
Louth,	—	—	—	—	—	—
Mayo,	—	—	—	—	—	—
Meath,	1	4,700	1,240	£ 147 0 7	£ 137 12 8	£ 19 12 11
Monaghan,	1	2,645	1,145	£ 77 6 8	£ 51 10 6	£ 4 3 10
Queen's,	7	35,020	0,035	£ 1,011 5 2	£ 936 8 3	£ 85 12 10
Roscommon,	1	10,858	2,455	£ 357 2 5	£ 115 0 8	£ 18 12 9
Sligo,	3	21,018	4,520	£ 110 10 2	£ 89 4 7	£ 131 14 7
Tipperary,	6	28,693	14,315	£ 1,084 13 4	£ 1,150 6 1	£ 434 12 3
Tyrone,	10	78,902	1,2631	£ 2,305 1 7	£ 2,228 0 8	£ 6 3 10
Waterford,	1	11,060	2,034	£ 281 4 0	£ 215 4 8	£ 18 10 4
Westmeath,	2	10,822	2,107	£ 180 11 7	£ 983 11 5	£ 0 5 7
Wexford,	3	19,741	3,785	£ 485 14 3	£ 435 17 3	£ 62 12 9
Wicklow,	4	6,308	1,583	£ 261 10 9	£ 228 9 0	£ 56 10 9
Total,	75	524,821	108,712	£ 15,542 3 0	£ 12,036 18 2	£ 189 16 7
						£ 8,031 9 5

THIRTY-FIFTH ANNUAL REPORT OF

The following Table shows the comparative operations of Loan Funds from the period of the Board's First Report:—

Years.	—	Rs. of Nominal Financing Annual Returns	Amount Outstanding.	Total Grosssum.	Number of Loans losed, or of Pledges recalled.	Total Number of Loans and Pledges.	Net Profit applicable to Current and Reserve Fund.	Total Profit.
1838	In the Returns of these years the Loan Funds and Monts de Piété were not sep- arately classified.	50	—	180,526	—	149,029	—	2,497
1839		125	—	810,173	—	583,452	—	11,045
1840		215	—	1,164,040	—	403,750	—	10,677
1841	Loan Funds, 268 Monts de Piété, 8	270	{ 1,438,508 { 61,054 }	1,499,553	{ 111,304 { 331,404 }	162,713	{ 14,851 { — }	14,851
1842	Loan Funds, 300 Monts de Piété, 7	307	{ 1,691,871 { 46,194 }	1,738,067	{ 489,702 { 256,290 }	182,687	{ 18,917 { — }	18,917
1843	Loan Funds, 308 Monts de Piété, 7	305	{ 1,656,969 { 39,929 }	1,695,891	{ 480,970 { 178,524 }	180,308	{ 18,149 { — }	18,149
1844	Loan Funds, 299 Monts de Piété, 4	295	{ 1,502,018 { 5,801 }	1,508,210	{ 486,297 { 43,043 }	130,780	{ 8,928 { 183 }	8,947
1845	Loan Funds, 254 Monts de Piété, 3	163	{ 1,897,457 { 12,880 }	1,910,337	{ 507,339 { 81,319 }	98,656	{ 9,696 { 67 }	9,763
1846	Loan Funds, 250 Monts de Piété, 3	255	{ 1,770,297 { 8,181 }	1,778,461	{ 470,281 { 45,724 }	918,080	{ 8,874 { 73 }	8,947
1847	Loan Funds, 253 Monts de Piété, 4	252	{ 858,647 { 3,468 }	867,113	{ 261,181 { 31,150 }	952,851	{ — { — }	—
1848	Loan Funds, 177 Monts de Piété, 1	158	{ 715,905 { 1,203 }	719,134	{ 160,107 { 16,918 }	201,145	{ — { — }	—
1849	Loan Funds, 100 Monts de Piété, 1	101	{ 648,934 { 1,293 }	651,937	{ 172,673 { 9,451 }	186,125	{ 761 { 24 }	785
1850	Loan Funds, 132 Monts de Piété, 1	125	{ 662,791 { 1,238 }	664,938	{ 188,435 { 8,009 }	197,914	{ 1,480 { 10 }	1,490
1851	Loan Funds, 123 Monts de Piété, 1	124	{ 722,973 { 1,512 }	713,385	{ 194,280 { 8,463 }	290,911	{ 2,092 { — }	2,092
1852	Loan Funds, 113 Monts de Piété, 1	114	{ 730,035 { 1,450 }	740,905	{ 181,800 { 9,461 }	291,913	{ 3,054 { 14 }	3,076
1853	Loan Funds, 112 Monts de Piété, 1	113	{ 848,803 { 1,296 }	844,911	{ 210,622 { 7,704 }	318,396	{ 6,858 { 6 }	6,893
1854	Loan Funds, *	115	—	870,924	—	208,017	—	7,253
1855	Loan Funds,	113	—	888,381	—	208,015	—	8,037
1856	Loan Funds,	115	—	917,656	—	202,440	—	6,127
1857	Loan Funds,	111	—	928,550	—	204,394	—	7,810
1858	Loan Funds,	111	—	939,710	—	208,300	—	7,450
1859	Loan Funds,	112	—	906,217	—	201,807	—	6,763
1860	Loan Funds,	110	—	913,739	—	198,380	—	6,361
1861	Loan Funds,	105	—	895,774	—	182,087	—	5,684
1862	Loan Funds,	105	—	719,460	—	165,327	—	1,039
1863	Loan Funds,	104	—	902,951	—	153,967	—	2,075
1864	Loan Funds,	98	—	936,331	—	147,810	—	1,824
1865	Loan Funds,	97	—	615,786	—	141,051	—	1,818
1866	Loan Funds,	94	—	597,491	—	134,447	—	1,716
1867	Loan Funds,	95	—	595,316	—	130,328	—	1,108
1868	Loan Funds,	96	—	583,457	—	128,074	—	3,386
1869	Loan Funds,	88	—	565,468	—	125,033	—	3,216
1870	Loan Funds,	85	—	565,423	—	121,076	—	3,144
1871	Loan Funds,	81	—	549,695	—	119,956	—	3,065
1872	Loan Funds,	74	—	526,821	—	108,123	—	2,961

* From 1853 Monts de Piété ceased to exist connected with Loan Funds.

The number of Loan Funds in 1872 on Board's Register was 78, being 3 less than in the preceding year.

The circulation of Loan Funds throughout the country connected with the Board in 1872 amounted to £524,821; it fell short of that of the preceding year by the sum of £17,474.

The capital of Loan Funds actually working in 1872 amounted to £134,776; it fell short of that of the preceding year by £4,480.

The number of loans made in 1872 was 108,722; it fell short of that of the preceding year by 6,373.

The number of Notes sold by the Board in 1872, at 1d. each, was 69,400, and at 2d. each, 37,000, making together 106,400; it fell short of the number sold in 1871 by 7,600.

The produce of the sale of Notes in 1872 was £651 19s. 8d., showing an increase, as compared with 1871, of £176 19s. 8d.

The increase in the produce of Notes sold in 1872 (while there is a decrease in the number issued during same year) arises from the action of the recent amended Act of Parliament 35 and 36 Vict., cap. 17, 27th June, 1872, which increased the price of Promissory Notes from 1d. to 2d. each, as under:—

69,400	Promissory Notes issued in 1872, at 1d. each,	£289	3	4
37,000	, , , , 1872, at 2d. each,	308	6	8
106,400				
Amount remitted by Local Societies for 1d. extra for Promissory Notes on hand prior to the late circular intimating the increased charge of 1d. on each Note by the newly-amended Act,		54	9	8
Produce of 106,400 Notes issued in 1872,		£651	19	8

The number of Debentures sold in 1872 by the Board, at 1s. each, was 167; the produce of the sale of which was £8 7s. There was an increase in the number sold, as compared with 1871, of 93, and in the produce of the sale of £4 13s.

The Gross Profits derived by Local Societies from Discount, Fines, Sale of Application Papers and Cards, in 1872, amounted to £15,442 2s.; they fell short of the amount derived from the same sources in 1871 by £217 2s. 11d.

The amount of Fines (one of the above-named items) in 1872 was £3,376 2s. 3d.; showing an increase, as compared with the same item in 1871, of £19 19s. 3d.

The amount of Surplus Profits applied to charitable or useful purposes in the several localities of Loan Funds, in 1872, was £1,529 3s. 5d.; showing a decrease of such grants in that year, as compared with 1871, of £38 11s. 5d.

The Board's Income in 1872, derived from ordinary sources of Revenue, was—

Sale of Notes, Debentures, and Cards,	£660	7	2
Interest on Funds invested in Government Stock,	90	14	4
Total,	£751	1	6

The Ordinary Income of 1872 exceeded that of the preceding year by the sum of £175 4s. 8d.

The total of Board's Receipts from all sources in 1872 was—

Sale of Notes, Debentures, and Cards,	£660	7	2
Interest on Funds invested in Government Stock,	90	14	4
Total,	£751	1	6

The Board's Expenditure in 1872 was £839 11s. 2d.; it was less than that of 1871 by the sum of £409 12s. 7d.

The Board's Expenditure in 1872 exceeded the Income from all sources by the sum of £88 9s. 8d.

The total Expenditure in 1872 being	£839	11	2
The total Income from all sources being	751	1	6

Excess of Expenditure over Income,	£88	9	8
--	-----	---	---

The total amount of drafts drawn for expenditure in 1872 was	£844	16	9
--	------	----	---

The total assets applicable were	830	17	10
--	-----	----	----

Net deficiency,	£13	18	11
---------------------------	-----	----	----

In reference to the above small deficit, as compared with that of last year, it is to be borne in mind that it existed before the new Act came into operation in 1872, which increased the price of Promissory Notes from 1d. to 2d. each.

It is also to be borne in mind that the much larger deficit of 1871 was owing to an exceptional liability for repayment of assets of a society long closed, remaining in bank to Board's credit till January, 1871, amounting to £420, and no similar liability now exists.

To meet the deficiency of Board's Assets of 1872 Stock was sold out by Board's order—

15th March, 1872, to produce £296 0 0

which left a balance in the Bank on 1st January, 1873, applicable to Expenditure of 1873 of £186 1s. 1d., as explained by the account attached to Appendix B, No. 1.

It is to be observed that in 1859 there was an increase in the Board's income, from sale of Notes and Debentures, over that of the previous year. Since that period to the end of 1867 there was a continued decrease.

In the year 1860 the decrease amounted to	£33 3 8
" 1861 " " "	76 16 0
" 1862 " " "	53 5 6
" 1863 " " "	38 4 11
" 1864 " " "	65 14 5
" 1865 " " "	14 13 4
" 1866 " " "	15 0 0
" 1867 " " "	55 0 0
But in the year 1868 there was an increase on same items over the previous year, of	16 1 4
In 1869 a decrease again appears on those items, and as compared with 1868, amounts to	14 8 0
In 1870 the decrease amounted to	16 18 2
In 1871 " " "	36 5 0
In 1872 there was an increase on same items over the previous year of	181 12 8

Amount of Loan Fund Circulation throughout Ireland from the year 1843, the date of passing of Act 6 & 7 Vic., cap. 91, to 1871:

1843	. . . . .	£1,681,841
1844	. . . . .	1,708,719
1845	. . . . .	1,870,337
1846	. . . . .	1,778,591
1847	. . . . .	867,115
1848	. . . . .	719,184
1849	. . . . .	651,327
1850	. . . . .	664,032
1851	. . . . .	713,585
1852	. . . . .	740,506
1853	. . . . .	844,011
1854	. . . . .	870,024
1855	. . . . .	888,821
1856	. . . . .	917,686
1857	. . . . .	929,658
1858	. . . . .	930,170
1859	. . . . .	936,217
1860	. . . . .	917,737
1861	. . . . .	826,774
1862	. . . . .	719,400
1863	. . . . .	692,951
1864	. . . . .	636,331
1865	. . . . .	615,786
1866	. . . . .	597,491
1867	. . . . .	582,216
1868	. . . . .	581,437
1869	. . . . .	586,468
1870	. . . . .	564,422
1871	. . . . .	542,295
1872	. . . . .	524,821

The reasons for the falling-off of the operations of Loan Funds, from the year 1846 to the present time, may be stated in the following terms:—

The first remarkable decrease from the circulation of 1845 of £1,870,337 sterling to that of 1846 of £1,778,591, and again from that of 1846 to that of 1847 to £867,115, may be mainly ascribed to the results of the famine in 1846-7, extensive emigration, and mortality.

For several subsequent years the influences of that extensive emigration and mortality continued to affect disastrously Loan Fund operations.

Other causes occurred for the decrease of Loan Fund circulation, till eventually it fell, in the year 1870, to the sum of £565,422 sterling. So that the operations of Loan Funds in Ireland were in 1870 less than they had been in 1845 by the sum of £1,304,915.

This very large decrease for many years past may be attributed, to some extent, to alteration for the better in the circumstances of that portion of the industrious agricultural poor of Ireland which constituted the borrower class of Loan Funds; but mainly it must be ascribed to the practice which has been adopted by the Branch Banks throughout the country to a large extent issuing loans so low as £10, and even £5, to borrowers of that class of small farmers and dealers on a small scale who could only heretofore get loans of such small amounts from Loan Funds.

The continued decrease in the income of the Board for several years past having induced the Commissioners to call the attention of the Government to the fact, and the result of inquiries by the Board of the several managers of Loan Funds throughout the country having led to the adoption of the alteration made in the price charged for Promissory Note forms; the introduction of an amended Act of Parliament, 35 and 36 of Vict., chap. 17, date 27th June, 1872, was determined on, whereby the price of said Notes was raised from 1d. to 2d. each. That increase, there is reason to believe, will suffice in future to meet the expenditure of the Board.

(Signed)

TALBOT DE MALAHIDE.

DE VESCI.

ERNE.

WM. JONES WESTRY.

JOHN LENTAIGNE.

W. H. F. COGAN, P.C., M.P.

JAMES POWER, BART.

THOMAS HINCES.

WALTER SWEETMAN.

(Countersigned)

R. R. MADDEN, *Secretary.*

APPENDIX TO THIRTY-FIFTH ANNUAL REPORT

APPENDIX
SYNOPSIS OF TAKES, EXHIBITING THE OPERATIONS OF THE

COUNTY.	NUMBER OF PERSONS EXHIBITED IN 1870.	AMOUNT PAID TO EXHIBITED PERSONS IN 1870.	AMOUNT PAID TO EXHIBITED PERSONS IN 1871.	TOTAL AMOUNT PAID IN 1870.	NUMBER OF LICENCE BOARDS IN 1870.	AMOUNT PAID IN EXHIBITION BOARDS, IN 1870.	AMOUNT PAID IN EXHIBITION BOARDS, IN 1871.	AMOUNT PAID IN EXHIBITION BOARDS, IN 1870.	AMOUNT PAID IN EXHIBITION BOARDS, IN 1871.	AMOUNT PAID IN EXHIBITION BOARDS, IN 1870.	AMOUNT PAID IN EXHIBITION BOARDS, IN 1871.
Antrim,	1	£ 4,734	£ 4,775	£ 15,663	1,781	£ 3,353	£ 0	£ 1,656	£ 19	£ 31	£ 0
Armagh,	—	—	—	—	—	—	—	—	—	—	—
Carlow,	—	—	—	—	—	—	—	—	—	—	—
Cavan,	1	2,738	2,721	15,143	2,926	3,727	18	0	0	2	5
Clare,	1	791	770	2,569	843	790	17	0	—	80	3
Cork,	2	5,196	5,043	20,326	5,423	4,260	8	0	868	6	5
Donegal,	5	11,397	11,016	61,240	8,520	10,880	8	0	1,003	3	7
Dowry,	—	—	—	—	—	—	—	—	—	—	—
Dublin,	—	—	—	—	—	—	—	—	—	—	—
Fermanagh,	0	18,061	17,797	35,750	11,601	17,439	3	0	665	10	1
Galway,	1	715	661	658	165	184	4	0	636	17	9
Kerry,	—	—	—	—	—	—	—	—	—	—	—
Kildare,	3	2,420	2,338	9,037	1,837	2,643	11	0	162	10	7
Kilkenny,	4	2,036	2,037	8,443	2,792	1,975	3	0	79	13	8
King's,	2	3,479	3,403	13,481	3,881	3,445	3	0	39	6	3
Louth,	1	1,100	1,030	4,120	987	1,050	16	0	83	1	8
Limerick,	5	7,033	6,963	37,188	5,260	5,743	14	0	1,382	11	7
Londonderry,	2	7,292	7,300	31,729	5,782	7,782	1	0	82	12	2
Leitrim,	—	—	—	—	—	—	—	—	632	0	10
Leitrim,	1	3,029	3,023	6,850	1,313	1,804	1	0	133	10	1
Leitrim,	—	—	—	—	—	—	—	—	190	6	3
Longford,	—	—	—	—	—	—	—	—	—	—	—
Monaghan,	—	—	—	—	—	—	—	—	—	—	—
Mayo,	—	—	—	—	—	—	—	—	—	—	—
Meath,	1	1,239	1,230	5,700	1,266	1,120	4	0	88	16	7
Monaghan,	1	617	611	3,445	1,145	614	2	0	1	17	7
Queen's,	7	8,912	8,703	23,698	9,025	8,101	19	0	800	15	0
Roscommon,	1	3,345	3,312	10,888	2,235	3,185	7	0	120	19	6
Sligo,	3	4,965	4,907	21,918	4,590	4,863	19	0	98	4	7
Tippemery,	6	12,333	12,380	58,036	14,315	11,388	18	0	950	19	7
Tyrone,	10	22,456	22,712	78,963	13,831	23,900	0	0	1,180	5	9
Waterford,	1	2,441	2,436	11,680	2,034	2,435	2	0	—	194	13
Wexford,	5	9,730	9,719	10,823	2,707	9,533	0	0	108	14	10
Wexford,	5	4,359	4,103	13,561	3,786	4,119	3	0	232	0	3
Wicklow,	4	1,839	1,831	6,908	1,083	1,649	7	0	192	17	2
TOTAL,	78	157,708	154,776	524,821	108,723	137,339	11	0	10,607	19	10
									10,891	14	1
									3,370	2	5

(A) No. 1.

Loan Fund System during the Year 1872.

General Profits, including the Total Alleged overdrawn on Deposits, or on Advances Taken in 1872.	Total Profits or Salaries or Wages during 1872.	Number of Profits Received in Ireland.	Total Expenses of Management, including Salaries, Wages, and Losses on Sales, during 1872.	Amount of Interest paid by Cargos.	Number of Deposits received in Ireland.	Net Loss of 1872, after Payment of Interest and all Expenses, and including any Bad Debts.	Net Profits of 1872, after Payment of Interest and all Expenses, and excluding any Bad Debts.	Amount of Bad Debts charged in Ireland in 1872.	Amount actually expended in Charitable or General Local purposes in 1872.
£ s. d. 279 6 3	£ s. d. 224 10 0	3	£ s. d. 239 0 0	£ s. d. 4 18 0	1	£ s. d. —	£ s. d. 24 18 12	£ s. d. —	£ s. d. 100 0 0
—	—	—	—	—	—	—	—	—	—
—	—	—	—	—	—	—	—	—	—
334 18 0	110 16 0	3	133 5 8	114 10 4	12	—	83 2 0	—	—
97 1 8	42 0 0	1	56 15 8	36 0 0	8	—	— 4 8 3	—	—
616 0 4	219 19 0	12	300 10 3	99 14 4	19	0 11 0	214 9 0	9 4 0	54 0 0
1,380 14 5	479 13 8	11	612 16 7	370 16 2	127	—	337 1 8	—	104 0 0
—	—	—	—	—	—	—	—	—	—
—	—	—	—	—	—	—	—	—	—
1,037 7 3	610 0 0	21	821 19 11	600 4 0	87	—	606 3 4	—	430 8 9
30 8 2	20 0 0	1	25 18 0	—	—	—	2 10 8	—	—
—	—	—	—	—	—	—	—	—	—
390 5 1	171 16 6	8	264 8 10	79 9 1	17	—	36 9 2	—	38 16 0
197 5 8	94 0 0	7	127 17 8	64 3 7	14	—	65 4 5	—	37 4 8
478 6 4	229 10 0	8	312 14 7	77 6 7	31	—	88 5 2	—	40 0 0
51 19 4	30 0 0	3	50 10 7	34 7 6	12	—	0 16 3	—	—
427 4 8	129 0 0	13	415 16 5	61 17 4	12	—	149 9 0	0 4 0	—
599 18 0	406 10 0	7	531 12 1	244 15 11	59	87 8 9	101 16 9	208 18 0	135 0 0
522 11 11	74 0 0	3	88 19 1	76 10 8	25	—	89 2 2	—	10 0 0
—	—	—	—	—	—	—	—	—	—
—	—	—	—	—	—	—	—	—	—
147 5 7	60 0 0	2	70 2 8	37 10 0	9	—	19 18 11	—	—
77 5 8	43 0 0	9	49 15 6	28 15 0	7	4 3 10	—	3 0 0	—
4,011 8 9	480 0 6	17	586 10 6	322 7 9	70	98 12 10	103 15 4	17 10 0	35 7 8
337 9 5	169 0 0	4	215 16 10	102 12 10	43	—	15 12 9	—	—
610 19 2	260 0 0	10	237 0 9	183 13 10	60	—	121 14 7	6 10 0	—
1,356 18 4	720 15 0	19	871 6 2	255 3 11	67	—	434 12 3	0 16 0	170 0 0
1,356 1 7	1,120 0 0	29	1,358 13 6	856 16 2	102	6 3 10	343 15 9	15 0 0	160 0 0
562 6 0	120 0 0	3	129 18 8	84 5 0	17	—	18 19 4	6 1 0	27 0 0
330 11 7	165 0 0	4	197 9 3	63 2 5	22	0 3 7	68 5 9	—	75 0 0
486 14 3	276 0 0	6	339 10 7	99 0 8	31	62 12 0	109 9 0	—	73 13 4
264 13 9	140 2 6	10	178 15 8	49 15 7	37	—	36 10 9	—	33 16 0
16,462 2 0	6,874 10 2	206	8,996 12 4	5,316 2 10	927	189 18 7	3,081 9 5	265 3 0	1,029 3 6

STATEMENT of Assessments of Loan Funds for the Year ending

The Funds, the Names of which are printed in Italics, have ceased to operate during the year 1882, as hereinafter.

OF THE LOAN FUND BOARD, IRELAND.

11

(A) No. 2.

31st December, 1873, as rendered to the Loan Fund Board.

where up those printed in *Capital* have been closed, by order of the Board, on account of irregularities in the Management.

Loss Profit, being the Total Amount received for Premiums, Interest, and Capital, or Appreciation, in 1872.	Total Paid on Premiums or Wages during 1873.	Number of Premiums Received.	Total Premiums Received, Deducting Loss on Wages, during 1873.	Interest of Premiums paid for Capital.	Number of Premiums Received and Capital.	Net Loss of 1873 (or any part of the Premiums received, not deducted, and all Expenses, and deducting any Bad Debts).	Net Profit of 1873 (or any part of the Premiums received, not deducted, and all Expenses, and deducting any Bad Debts).	Amount Bad Debts charged to Stock in 1872.	Amount Received for Capital and Premiums in 1873.	Honorary Officers and Trustees.
£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	
119 0 0	224 10 0	3	339 0 0	4 18 0	—	—	54 13 0	—	103 0 0	James Graham, Esq.
—	—	—	—	—	—	—	—	—	—	—
—	—	—	—	—	—	—	—	—	—	—
324 15 0	110 10 0	2	335 5 0	114 10 0	12	—	83 2 0	—	—	John J. Curragh, Esq.
87 1 0	42 0 0	1	56 10 0	26 0 0	8	—	4 8 0	—	—	Paul Maroney, Esq., &c.
35 7 0	14 10 0	5	40 5 0	—	1	—	15 1 0	—	—	—
34 10 4	20 0 0	3	23 5 0	—	—	—	2 12 10	—	—	—
35 15 1	34 15 0	2	24 5 0	20 5 4	0	—	21 1 0	—	—	—
180 15 3	39 12 0	2	71 3 0	45 12 0	0	—	71 14 7	—	—	—
120 7 11	70 0 0	5	69 5 1	—	—	—	102 2 10	—	10 6 0	Rev. Francis Shurtliff.
35 6 10	5 0 0	1	5 10 0	4 34 0	0	—	3 10 0	—	4 6 0	Mr. James H. Scott.
48 10 11	60 0 0	1	45 10 0	—	—	0 11 0	—	—	Mrs. C. Briscoe.	
—	—	—	—	—	—	—	—	—	Vice Rev. F. D. O'Brien.	
—	—	—	—	—	—	—	—	—	—	
612 6 4	262 19 0	19	300 10 0	90 14 4	19	0 11 0	254 9 0	2 4 0	84 0 0	H. C. Egan, Esq.
—	—	—	—	—	—	—	—	—	Rev. R. D. O'Brien.	
—	—	—	—	—	—	—	—	—	George Smith, Esq.	
225 32 2	50 0 0	2	106 10 0	117 17 5	27	—	101 15 10	—	4 0 0	John Doherty, Esq.
340 32 4	120 0 0	2	104 10 0	114 15 1	23	—	71 4 0	—	50 0 0	Rev. John Curragh.
335 0 1	64 0 0	2	127 2 0	12 9 0	6	—	94 7 1	—	50 0 0	John R. Boyd, Esq., &c.
232 10 10	70 10 0	2	36 0 0	85 11 0	17	—	36 7 2	—	—	Fethal Irvine, Esq., &c.
186 3 11	115 0 0	2	125 15 0	30 8 4	56	—	31 0 0	—	—	Major Montgomery.
—	—	—	—	—	—	—	—	—	—	
1,560 14 5	470 10 5	11	610 10 7	270 16 3	227	—	327 1 0	—	104 0 0	John Doherty, Esq.
—	—	—	—	—	—	—	—	—	Rev. John Curragh.	
—	—	—	—	—	—	—	—	—	—	
515 15 0	207 0 0	6	337 8 4	240 15 0	16	—	255 12 10	—	390 6 0	Hugh Armstrong, Esq.
250 3 0	100 0 0	2	123 0 4	81 17 2	39	—	45 4 2	—	25 0 0	M. H. Murphy, Esq.
300 17 0	110 0 0	2	127 8 1	98 7 0	5	—	79 1 7	—	20 0 0	Mr. Andrew Allen.
251 10 0	75 0 0	4	94 2 0	61 1 10	25	—	66 8 8	—	41 0 0	Edward Abbott, Esq., &c.
214 0 10	94 0 0	2	112 10 1	44 22 0	17	—	55 10 0	—	10 0 0	Edward Abbott, Esq., &c.
158 10 1	65 0 0	2	80 4 7	80 12 0	11	—	18 2 4	—	—	Mr. James Beatty.
—	—	—	—	—	—	—	—	—	—	
1,307 7 0	249 0 0	31	821 10 11	600 4 0	97	—	656 3 4	—	430 6 0	Rev. John Sollars.
—	—	—	—	—	—	—	—	—	—	
30 0 0	20 0 0	1	25 10 0	—	—	—	2 10 0	—	—	—
—	—	—	—	—	—	—	—	—	—	
545 13 4	123 16 0	5	188 18 5	54 10 0	5	—	17 10 0	—	93 5 0	Henry J. Mann, Esq.
127 31 0	49 0 0	2	74 0 0	24 12 0	10	—	18 10 0	—	15 10 0	Rev. Richard W. Bagot.
—	—	—	—	—	—	—	—	—	—	
560 0 1	171 30 0	8	244 0 10	76 0 1	17	—	25 0 0	—	23 10 0	—

APPENDIX TO THIRTY-FIFTH ANNUAL REPORT

APPENDIX (A) No. 2.—Statement of Accounts of Loan Funds for the Year

Country and Name of Loan Fund.	Amount of Capital in the Fund on 31st Dec. 1921.	Of which Interest Deferred, being Capital not yet converted into Capital paid-up Profits.	Actual Amount of Capital not yet converted into Capital paid-up Profits.	Total Amount Capitalized in 1922.	Amount Actual in Monthly Loans.	Number of Loans issued in 1922.	Average Amount of each Loan.	Amount Capital not yet converted into Capital paid-up Profits.	Sum to December 31, 1922, inclusive of Bank Debts	Sum in December 31, 1922, inclusive of Bank Debts	Amount of Discount received in 1922.	Amount of Interest received in 1922.
ENGLAND.	£	£	£	£	£	£	£	£	£	£	£	£
Colne, -	815	365	914	8,768	-	1,261	8 18 1	0 6	765 19 0	48 0 0	61 16 0	43 2 0
Fridley, -	301	304	906	687	-	320	3 17 11	1 54	14 10 0	13 0 0	15 8 4	15 8 4
Stonefield, -	150	1	254	1,258	-	496	3 2 0	0 04	334 0 0	10 0 7	23 12 0	0 2 0
Thornsett, -	587	517	696	9,918	-	865	8 6 6	1 24	688 0 0	-	36 17 0	36 16 0
	2,059	827	2,057	8,645	-	1,294	-	-	1,075 0 0	59 15 8	145 15 0	80 2 1
Essex Co.												
Clare, -	2,027	719	6,964	8,742	5,021	2,445	2 0 2	1 62	2,105 10 0	38 18 8	815 19 0	75 8 6
Talboton, -	1,128	1,252	1,252	4,190	-	1,550	2 17 11	1 0	1,940 13 0	1 7 7	69 0 0	78 14 4
	3,155	1,964	3,416	13,931	5,620	5,981	-	-	3,545 0 0	29 0 3	294 19 11	159 0 0
Leicestershire, -	£	£	£	£	£	£	£	£	£	£	£	£
Leicesters.												
Abbotsley, -	1,016	467	901	4,300	1,008	870	4 17 8	1 0	1,006 10 0	-	78 15 0	55 13 0
Bulkeley, -	127	147	830	3,707	-	702	3 5 7	1 3	724 1 0	68 7 0	68 10 0	55 12 0
Gringley, -	1,000	1,000	4,304	1,201	-	880	4 18 8	1 70	881 0 0	283 13 11	69 10 0	4 8 2
Lamark Industrial,	1,000	1,000	1,007	7,104	-	1,107	0 2 7	2 2	1,374 1 0	345 11 0	119 8 0	12 7 0
Lancaster, Fug and Juddon,	2,107	2,107	2,100	7,654	-	1,030	5 6 4	1 52	1,700 10 0	405 10 11	187 14 0	51 14 0
	7,665	6,702	6,063	27,388	5,880	5,950	-	-	5,743 14 0	2382 11 7	450 0 1	97 14 0
Leicestershire.												
Kirton, -	9,730	938	2,786	9,274	9,700	1,261	8 7 0	1 11	9,720 7 0	-	217 11 4	63 0 2
Londesborough, -	5,186	1,631	4,853	91,760	10,107	4,280	4 4 1	1 01	9,708 14 0	92 12 2	627 9 0	172 10 0
	7,986	5,130	7,290	11,290	18,007	5,788	-	-	7,753 1 0	98 22 0	385 0 10	218 0 1
Leicesters.												
Ridgeway, -	2,003	500	6,053	6,859	6,593	1,213	5 4 0	1 52	1,895 1 0	133 19 1	100 4 5	51 0 0
Leeds.												
Mass.												
Edgbaston, -	1,089	139	1,293	6,700	-	1,280	4 1 0	1 11	1,203 4 0	68 10 7	95 0 0	26 15 7
Merseys.												
Corporation, -	917	187	631	3,643	-	1,143	8 1 4	0 00	614 2 0	1 17 7	97 5 4	10 5 3
Queens Co.												
Abberley, -	1,483	485	1,450	8,548	3,580	1,054	4 2 10	1 52	1,220 20 0	180 13 1	100 3 0	10 10 0
Bromyard, -	-	-	-	-	-	-	-	-	-	-	-	-
Maryborough, -	1,100	265	1,100	4,018	-	1,263	2 17 8	1 52	1,077 23 0	68 10 5	68 10 0	25 12 0
Massachusetts, -	1,044	4	1,000	5,253	-	1,268	3 18 7	0 11	1,254 20 0	-	67 14 4	53 0 0
Worcester, -	2,438	480	2,020	9,960	-	1,268	5 4 0	1 52	2,013 10 0	19 8 0	184 18 0	96 10 0
Worcester, -	1,378	115	1,080	6,003	-	2,016	3 4 0	0 11	1,001 4 0	184 10 0	106 17 0	25 10 0
Worcester, -	1,257	917	1,233	4,420	-	1,078	4 2 0	1 52	648 10 0	348 0 0	73 10 0	39 10 0
	5,812	1,007	5,803	35,935	5,488	5,080	-	-	5,104 19 0	800 15 0	183 18 0	393 30 0
Shropshire.												
Athlone, -	2,643	1,008	3,232	10,988	8,000	2,233	4 27 4	1 21	5,105 7 0	130 10 6	248 4 0	80 3 0
Staffs.												
Bellamy, -	8,017	819	3,066	9,598	-	2,142	4 11 1	0 00	9,015 11 0	68 1 0	188 16 0	68 17 0
Bromley, -	1,400	610	1,400	5,273	3,173	1,294	6 2 11	1 52	1,402 0 0	2 16 0	143 15 0	38 7 0
St. Leger, -	1,480	250	1,440	5,878	3,043	4 8 0	1 52	1,400 0 0	2 17 1	138 10 1	43 8 0	
	8,365	1,303	4,007	31,058	8,002	4,030	-	-	4,303 19 0	68 4 7	481 19 11	130 13 0

OF THE LOAN FUND BOARD, IRELAND.

On 31st December, 1872, as rendered to the Loan Fund Board—continued.

APPENDIX TO THIRTY-FIFTH ANNUAL REPORT

APPENDIX (A) No. 2.—Statement of Accounts of Loan Funds for the Year

NAME AND CLASS OF LOAN FUND.	AMOUNT OF CAPITAL TO BE ACCUMULATED FOR THE YEAR 1922.	OF WHICH IS HELD BY DEPOSITOR, OR BY SUBSCRIBER OR UNPUBLISHED PROMISE.	AMOUNT OF CAPITAL ACCUMULATED IN 1921.	TOTAL AMOUNT ACCUMULATED IN 1922.	NUMBER OF LOANS MADE IN 1922.	AVERAGE AMOUNT OF THE LOANS.	TOTAL AMOUNT ACCUMULATED IN 1922.	NUMBER OF LOANS MADE IN 1922.	AVERAGE AMOUNT OF THE LOANS.	TOTAL AMOUNT ACCUMULATED IN 1922.	NUMBER OF LOANS MADE IN 1922.	AVERAGE AMOUNT OF THE LOANS.	TOTAL AMOUNT ACCUMULATED IN 1922.	NUMBER OF LOANS MADE IN 1922.
THURSDAY.														
Bonaventure,	1,488	288	1,475	6,709	4,860	1,626	4 8 8	2 8 8	1,415 6 6	28 15 0	149	7 0	25 18 0	
Cahill,	1,187	647	1,084	7,243	—	2,588	3 8 11	0 12	1,161 8 8	123 4 0	130	4 4	5 14 0	
Cochet,	3,487	3,487	3,475	14,393	8,938	3,010	3 10 0	1 12	3,145 4 0	383 18 1	320	10 0	49 15 0	
DeLancey,	1,339	649	1,325	5,323	—	1,754	3 9 0	2 12	1,078 2 4	54 6 4	60	10 0	30 1 0	
Hoover,	2,511	1,326	2,501	8,818	5,917	2,088	3 13 3	1 6	3,217 22 0	206 7 0	153	3 3	37 35 0	
Traversy,	3,241	728	3,066	10,993	707	3,010	4 4 4	1 12	2,010 17 0	100 17 0	183	0 0	114 27 0	
	12,827	7,045	12,526	52,693	17,802	14,810	—	—	11,345 18 0	350 10 7	1,020 17 0	0	374 15 1	
THURSDAY.														
Cambodge,	3,252	432	3,215	8,245	5,905	1,524	5 7 6	2 7	2,125 7 0	72 15 2	201	11 0	42 9 0	
Coakland,	1,987	570	1,877	7,073	5,061	1,080	4 12 6	2 8 0	1,918 19 0	64 16 0	265	10 0	43 6 2	
Drummond,	1,061	116	1,051	5,603	3,005	2,054	0 8 0	1 6	1,089 12 0	—	389	0 0	50 12 0	
Devonshire,	1,065	173	1,038	5,011	3,000	1,073	4 18 10	1 12	1,034 2 0	—	334	1 10	55 19 0	
Dunlopia,	2,255	1,855	2,213	8,003	5,032	1,202	6 18 7	2 8	2,344 8 6	312 0 0	151	0 0	56 12 0	
Emmaview,	4,203	2,265	15,627	15,037	—	2,111	7 11 11	1 0	4,204 6 6	43 18 0	250	22 4	61 12 0	
Georges,	1,468	408	2,440	7,633	7,338	1,487	5 4 10	3 44	2,150 12 0	385 15 0	258	10 0	57 13 0	
Hoover,	2,933	508	2,765	5,011	8,735	1,493	6 18 2	2 20	2,985 14 0	349 15 0	275	14 0	57 1 0	
Shuttle,	1,021	165	1,771	6,638	3,831	1,323	4 11 8	2 10	1,649 1 0	287 9 2	157	7 0	42 4 4	
Trillish,	1,236	91	1,080	5,327	5,029	3,003	6 10 0	3 6	1,627 10 0	—	171	6 10	30 5 1	
	20,450	5,036	26,713	76,069	73,812	13,931	—	—	24,223 0 0	1,166 6 0	1,020 18 0	0	502 14 0	
WATERFORD.														
Waterford,	3,443	705	3,486	31,850	—	3,034	5 14 11	1 5	2,406 2 0	—	234	13 4	43 6 1	
WESTMOUNT.														
Moat,	604	177	602	2,814	653	810	0 9 5	1 12	565 5 0	15 15 0	86	6 4	14 12 11	
St. Mary's, Athlone	9,189	1,989	2,117	8,508	3,373	1,287	6 12 11	1 4	1,354 15 0	152 19 10	178	4 10	47 15 0	
	2,700	3,460	2,719	18,858	6,008	2,367	—	—	2,253 0 0	288 14 10	254	14 0	60 4 1	
Wexford,														
Enniscorthy,	651	271	643	1,700	—	1,513	9 3 10	1 78	125 8 0	117 4 0	61	15 4	81 9 9	
New Ross Boro-	2,682	1,155	2,760	5,068	5,681	2,132	4 13 9	3 1	2,683 17 0	—	101	16 20	80 4 5	
Wexford Na-	655	483	474	1,377	480	441	3 3 0	1 9	108 17 0	114 15 0	29	10 10	22 8 0	
Banba.	4,268	9,818	4,176	11,343	6,381	3,755	—	—	4,218 2 0	926 0 0	933	7 0	182 13 1	
	1,860	809	1,801	6,908	4,086	3,080	—	—	1,840 7 0	182 17 0	180	0 0	62 11 0	
WICKLOW.														
Ballygloss,	501	111	388	1,000	783	412	0 3 1	1 8	205 3 0	63 8 5	22	2 7	11 5 0	
Irish,	544	991	539	2,040	1,588	406	4 17 0	0 0	525 0 0	16 6 0	54	1 4	22 11 0	
Kilcullen,	285	917	323	1,762	1,047	476	0 16 0	1 0	442 17 0	51 14 6	49	10 0	18 10 0	
Maynooth,	489	150	482	1,820	1,187	380	0 9 7	0 0	410 18 0	31 8 7	47	16 10	10 0 0	
	1,860	809	1,801	6,908	4,086	3,080	—	—	1,840 7 0	182 17 0	180	0 0	62 11 0	

OF THE LOAN FUND BOARD, IRELAND.

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Ending 31st December, 1879, as rendered to the LOAN FUND BOARD—continued.

Open Credit, being the Total Amount received for Interest, Prizes, and Cost of Application Experiments, in 1879.	Total Paid as Salaries or Wages during 1879.	Number of Persons employed.	Total Expenditure of Management, and Expenses of Wages, and Loss on Notes in 1879.	Amount of Interest paid for Capital.	Number of Persons employed.	Net Loss of 1879 (if any), after deducting all Expenses, all Wages, and Interest, and deducting any Gain from Sales.	Net Profit of 1879 (if any), after deducting all Expenses, all Wages, and Interest, and deducting any Gain from Sales.	Amount of Debt settled in 1879.	Amount actually expended for Charitable Purposes in 1879.	Manager or Chairman; Treasurer.
£ s. d.	£ s. d.		£ s. d.	£ s. d.		£ s. d.	£ s. d.	£ s. d.	£ s. d.	
226 16 8	98 8 0	3	117 10 8	25 0 0	8	-	45 5 7	-	-	Dr. M. MacCurdy, John Jellicoe, Esq. Matthew O'Brien, Esq. John McCarty, Esq. Mr. James Evans. Mr. John Ryan.
136 5 13	75 0 0	3	98 10 8	22 3 2	27	-	21 3 6	-	-	
301 54 9	150 0 0	3	200 3 6	3 0 0	1	-	128 6 0	-	150 0 0	
175 55 1	90 4 0	3	100 9 8	25 10 0	5	-	88 14 11	99 0 0	99 0 0	
123 5 5	183 0 0	3	207 8 4	97 17 8	5	-	42 8 11	0 10 0	30 0 0	
320 5 8	120 0 0	3	140 10 0	70 6 7	19	-	109 10 4	-	-	
1,081 16 4	730 16 0	10	871 8 8	656 3 11	67	-	424 16 3	0 10 0	170 0 0	
226 16 8	83 0 0	2	300 8 11	61 0 10	14	-	80 2 4	-	-	Gilbert McHugh, Esq.
214 4 8	181 0 0	2	169 4 4	62 0 8	14	-	11 3 5	-	-	Mr. Thomas Moran.
179 7 0	90 0 0	2	70 16 11	81 11 6	7	-	37 18 7	-	-	Robert McGettigan, Esq.
218 35 6	61 0 0	2	507 0 3	79 10 0	20	-	17 0 2	15 0 0	-	Mr. Thos. McReynolds.
118 9 2	135 0 0	2	147 2 0	28 23 0	12	-	35 18 6	-	-	Edward Sprout, Esq.
261 16 10	155 0 0	4	284 15 5	105 7 3	22	6 3 10	-	-	John Rogers, Esq., Jr.	
229 7 1	105 0 0	3	147 11 3	60 19 1	16	-	70 16 2	-	100 0 0	Mr. James Graham.
149 8 2	110 0 0	2	130 16 7	57 0 0	3	-	23 11 3	-	60 0 0	Robert Henry, Esq., M.A.
210 12 4	111 0 0	4	181 2 8	86 0 0	24	-	1 3 8	-	-	Baron Dene, Esq.
222 6 4	130 0 0	3	129 0 0	70 0 0	20	-	15 17 11	-	-	Mr. James Donnelly.
1,356 1 7	1,320 0 0	59	1,308 16 6	650 10 2	162	8 3 10	345 18 8	13 0 0	160 0 0	
222 6 0	120 0 0	3	153 18 6	64 0 0	17	-	16 18 4	6 1 0	27 0 0	V. R. Delandre, Esq.
55 12 11	60 0 0	2	65 10 6	17 0 0	10	0 3 7	-	-	-	W. C. Chibbey, Esq.
344 27 6	105 0 0	4	188 10 6	47 39 2	22	-	63 5 9	-	75 0 0	Mr. Francis Hughes.
250 21 7	155 0 0	4	107 3 3	50 2 2	18	0 0 7	68 5 9	-	75 0 0	
156 11 9	94 0 0	2	95 15 0	16 0 0	6	-	17 15 8	-	-	Edward J. Lett, Esq.
233 19 6	180 0 0	2	127 10 0	74 7 0	20	-	21 13 0	-	75 15 4	Rev. P. Grimes.
61 2 10	82 0 0	1	112 15 2	20 19 6	5	68 18 0	-	-	-	Mr. Joseph Amelard.
468 16 3	278 0 0	6	329 10 7	68 0 8	31	68 19 0	109 8 0	-	75 13 4	
47 7 9	54 2 6	2	35 3 5	19 2 0	16	-	6 2 1	-	-	Mr. Peter Doyles.
51 0 28	45 0 0	2	69 4 11	12 35 7	10	-	0 38 8	-	4 10 0	Michael Fenton, Esq., Jr.
73 25 2	32 0 0	2	41 18 8	7 0 0	6	-	24 7 11	-	12 6 0	Mr. McEvily, Esq.
62 10 8	25 0 0	2	30 0 1	17 0 0	7	-	0 8 1	-	12 0 0	Rev. T. O. Purcellton, Esq.
366 38 6	140 2 0	10	176 13 5	40 32 7	27	-	38 10 9	-	33 16 0	

Minutes of the Board of Education, by order of the Board, held, near the time and

APPENDIX (A) No. 4.

Returns of Inspections by Board's Officers, during the year 1872.

Name of Loan Fund.	Date of Incorporation in 1872.	Date of last preceding Inspection.	Name of Loan Fund.	Date of Incorporation in 1872.	Date of last preceding Inspection.
Drumcliffe,	9th Jan., 1869.	28th Oct., 1869.	Darlow (Special),	20th July, 1872.	25th Jan., 1872.
Sligo,	11th Jan., 1869.	27th Oct., 1869.	Athy,	23rd Sept., 1872.	30th June, 1870.
Beingly,	13th Jan., 1869.	30th Oct., 1869.	Foxstown,	25th Sept., 1872.	2nd July, 1870.
Mountnah,	22nd Jan., 1870.	26th Mar., 1870.	Waterford,	2nd Oct., 1872.	23rd Aug., 1870.
Darow,	25th Jan., 1870.	27th May, 1870.	Fiddown,	3rd Oct., 1872.	25th Aug., 1870.
Abhoylax,	27th Jan., 1870.	28th May, 1870.	Thomastown,	5th Oct., 1872.	14th July, 1870.
Limerick, Percy and Jubilee,	12th Feb., 1870.	4th April, 1870.	Callisland,	14th Oct., 1872.	8th April, 1871.
Limerick Industrial,	14th Feb., 1870.	6th April, 1870.	Stewartstown (Special),	15th Oct., 1872.	5th Nov., 1870.
Askeaton,	16th Feb., 1870.	21st April, 1870.	Drumbeg,	16th Oct., 1872.	3rd Nov., 1870.
Ballincarry,	17th Feb., 1870.	23rd April, 1870.	Drumcree,	17th Oct., 1872.	31st Oct., 1870.
Roscrea,	26th Feb., 1870.	25th Jan., 1870.	Cookstown (Special),	19th Oct., 1872.	6th April, 1871.
Naugh (Special),	28th Feb., 1870.	27th Jan., 1870.	Drumquin,	28th Oct., 1872.	6th May, 1871.
Borrisokane,	29th Feb., 1870.	29th Jan., 1870.	Newtownstewart,	30th Oct., 1872.	4th Sept., 1870.
Maryborough (Special),	1st Mar., 1871.	6th Nov., 1871.	Omagh,	1st Nov., 1872.	20th Sept., 1870.
New Ross National (Special),	28th Mar., 1870.	8th Sept., 1870.	Pomeroy,	2nd Nov., 1872.	30th Sept., 1870.
New Ross Benevolent,	27th Mar., 1870.	9th Sept., 1870.	Cookstown (Special),	8th Nov., 1872.	19th Oct., 1872.
Enniskeathy,	29th Mar., 1870.	10th Sept., 1870.	St. Columb,	18th Nov., 1872.	1st May, 1871.
Stoasbyford,	8th April, 1870.	12th July, 1870.	Cashel,	20th Nov., 1872.	3rd May, 1871.
Callan,	10th April, 1870.	16th July, 1870.	Ivryestown,	22nd Nov., 1872.	6th March, 1871.
Antim (Special),	1st May, 1870.	1st Nov., 1870.	Trillick,	23rd Nov., 1872.	First inspection.
Tipperary,	13th May, 1870.	14th May, 1870.	Kells,	9th Dec., 1872.	24th Jan., 1871.
Gallally,	15th May, 1870.	25th April, 1870.	Ballyjamesduff,	10th Dec., 1872.	28th Jan., 1871.
Cahir,	27th May, 1870.	12th May, 1870.	Carron,	12th Dec., 1872.	10th Jan., 1871.
Pothard,	29th May, 1870.	10th May, 1870.	Oristown,	13th Dec., 1872.	6th Feb., 1871.
Cashed,	31st May, 1870.	28th April, 1870.	Tempo,	14th Dec., 1872.	8th Feb., 1871.
St. Mary's, Athlone,	8th July, 1870.	24th Dec., 1870.	Banskill,	16th Dec., 1872.	11th Mar., 1871.
Athlone (Boscombeau),	9th July, 1870.	22nd Dec., 1870.	Kesh,	18th Dec., 1872.	9th Mar., 1871.
Loughrea,	11th July, 1870.	21st Dec., 1870.	Leck,	19th Dec., 1872.	7th Mar., 1871.
Miltown Malbay,	13th July, 1870.	9th April, 1870.	Raghee,	21st Dec., 1872.	4th Dec., 1871.
			Leykarkenny,	23rd Dec., 1872.	8th Dec., 1871.

APPENDIX (B) No. 1.

Audit of the Committee of the Notes and Debentures issued in 1872, and of Receipts from all sources during the same year.

The Committee to audit the above met on the 1st day of April, 1873, for that purpose.

Your Committee find that there were 39,200

Notes in Stock on 1st January, 1872.

That on 19th January, 1872, were ordered, 100,000

Making to be accounted for, 139,200

Of these were issued during 1872, 105,400

Leaving in Stock on 1st January, 1873, 32,800

Your Committee having examined the Stock at date of audit, and taken into account the Notes issued since the 1st of January last, find the above number were actually in Stock at that date.

It will be seen by the annexed account, that £651 19s. 8d. for the 105,400 Notes issued as under, has been duly lodged to your credit at the Bank of Ireland.

69,400 Promissory Notes issued at 1d.

each, produce, £280 3 4

37,000 Promissory Notes issued at 3d.

each, produce, 308 6 8

105,400

Amount remitted by Local Societies for 1d. extra on Promissory Notes on hand prior to the late Circular intimating the increased charge of 1d. on each note by the newly amended Act, 54 9 8

Product of 105,400 Notes issued in 1872, £651 19 8

Your Committee find that the number of the last Debentures issued in the year 1872 was 15,515

Deducting the number issued to 31st December, 1871, 15,319

It will appear that Debentures were issued during 1872, 167

It will be seen by the annexed account, that £8 7s. for the 167 Debentures issued at 1s. each, has been duly lodged to the credit of the Board in the Bank of Ireland.

Your Committee find there were 1,695

Deposit Cards in Stock on 1st January, 1872.

Of these were issued during 1872, 12

Leaving in Stock on 1st January, 1873, 1,683

Your Committee having examined the Stock at date of audit, and taken into account the cards issued since the 1st of January last, find the above number were actually in Stock at that date.

It will be seen by the annexed account that 6d. for the 12 Deposit Cards issued at ½d. each, has been duly lodged to the credit of the Board in the Bank.

Your Committee find the April and October dividends on your Funded Stock has been duly lodged to your credit, amounting to £90 14s. 4d.

According to Board's order of 15th March, 1872, £200 worth of Stock was sold out, and duly lodged to your credit in the Bank.

These several sums, added to the balance in Bank on 1st January, 1872, give a total of £1,030 17s. 10d.

Your Committee find that draft to the amount of £844 1s. 9d. were signed by the Board, in conformity with your minutes, of which particulars are annexed.

From the total, then, of £1,030 17 10

Is to be deducted draft for 844 16 9

Which should leave a balance in Bank, on 1st January, 1873, of 186 1 1

Your Committee find that the Bank gives you credit for this balance.

APPENDIX (B) No. 1—continued.

ACCOUNT of Notes and Debenture Assets, and Expenditure for the Year 1873.

			£	s.	d.	£	s.	d.
1873.		To Balance in Bank (net),				79	16	4
Jan.,		Ledgements for Notes, per Secretary,				645	14	8
	Do.	do. direct,				6	5	0
						651	19	8
		Ledgements for Debentures, per Secretary,				8	7	0
	Do.	do. direct,				—		
						8	7	0
		Ledgements for Deposit Cards, per Secretary,				0	0	6
	Do.	do. direct,				—		
						0	0	6
April,		Dividend on Stock of £3,085 6s. 9d.,	£46	6	6			
		Less Income Tax,		1	3	2		
						45	3	4
Oct.,		Dividend on Stock of £3,085 6s. 9d.,	£46	6	6			
		Less Income Tax,		0	15	6		
						45	11	0
		Amount of Stock sold out by Board's Order, 15th March, 1870,				200	0	0
						200	0	0
		Total,				—		
		From which deduct year's drafts,				—		
						1,030	17	10
						844	16	9
		Balance in Bank on 1st January, 1873,				—		
						186	1	1

(Signed)

JAMES POWER, Chairman.
WM. JONES WESTBY.
JOHN LESTAIGNE.

ACCOUNT of the COMMITTEE on the GENERAL EXPENDITURE and PETTY EXPENSE Accounts for the Year 1873.

The Committee appointed to audit the General Expenditure and Petty Expense Accounts for 1872, met on the 1st day of April, 1873, for that purpose.

Your Committee report that they find a balance of £3 8s. 11d. was in the hands of Secretary for current Expenses at date of last audit.

Your Committee charged the Secretary with this balance, and the sum of all the Drafts drawn in 1872, making together a sum of £347 6s. 6d., as explained at foot.

Vouchers for all payments, as per the annexed account, were submitted, and having been examined one by one, your Committee have to report the same correct.

Your Committee find a balance in Secretary's hands of £7 14s. 6d. on 31st December, 1872, which is to be charged to him as the basis of next audit.

	£	s.	d.
Balance in Secretary's hands 1st January, 1873,	2	8	11
Amount of Drafts drawn in 1872,	844	16	9
	847	5	8
Deduct Expenditure as per annexed account,	839	11	5
Balance in Secretary's hands 1st January, 1873,	7	14	6

ACCOUNT referred to in the Annexed Report, showing PARTICULARS of EXPENDITURE.

	£	s.	d.
Salaries of Board's Officers,	732	4	10
Printing of Promissory Notes,	44	2	4
Petty Expenses,	4	4	5
Law Charges,	34	7	5
Inspector's Postage Account,	1	0	2
Income Tax for Board's Officers for two years ending 5th April, 1873,	17	10	0
Gas for Office,	6	3	0
	£839	11	2

(Signed),

JAMES POWER.
WM. JONES WESTBY.
JOHN LESTAIGNE.

APPENDIX (B)

Showing ORDERLY INCOME and EXPENDITURE of the Board for 1871 and 1872.

1871.	£	s.	d.	1872.	£	s.	d.
ORDINARY SOURCES OF INCOME.				ORDINARY SOURCES OF INCOME.			
Receipts for Notes and Debentures,	478	14	9	Receipts for Notes and Debentures,	860	7	3
Dividends on Stock,	97	8	1	Dividends on Stock,	90	14	4
	575	10	10		851	1	6
ORDINARY EXPENDITURE.				ORDINARY EXPENDITURE.			
Salaries,	130	15	9	Salaries,	730	4	79
Printing,	52	18	10	Printing,	44	2	6
Petty Expenses,	8	0	6	Petty Expenses,	4	6	5
Inspector's Postage Account,	1	6	8	Inspector's Postage Account,	1	0	2
Extra Inspection Expenses,	5	15	6	Extra Inspection Expenses,	—	—	—
Coals for Office,	3	6	6	Coals for Office,	6	2	0
Law Charges,	18	9	9	Law Charges,	34	7	8
	481	7	4		1392	11	2
Excess of Ordinary Expenditure over Ordinary Income for the year 1871.				Excess of Ordinary Expenditure over Ordinary Income for the year 1872.			
	£45	10	4		£68	9	6

APPENDIX (C).

A List of the MEMBERS of the LOAN FUND BOARD, with the dates of their respective Appointments, and the Number of Attendances of each Member at the Sittings of the Board, for the Year ending 31st December, 1872.

N.B.—The Board held 15 Sittings during the Year 1873.